Index to Volume 15

Organizational Management

Includes **Administration** (procedures, duty assignments, staffing); **Communications** (internal, external, interpersonal); **Community Relations** (media, consumer relations); **Leadership** (culture, style, image); **Management** (planning execution, evaluation systems); and **Technology.**

Author/Title	Issue Date	Page
APKER, Wes The Prospects for Professional Unionism	May/June 1986	14
BEALL, Lewis How to Improve Schools: Wisdom from an African Chief	Jan. 1986	34
BURNS, Claudine "State of the Art Day" Strengthens Community Relations	Feb./Mar. 1986	16
CONRATH, Jerry Does Schooling Make Sense?	Nov./Dec. 1985	21
DUAG, Felix You Name It, We Speak It	Feb./Mar. 1986	28
DiGERONIMO, Joe Say It, Don't Write It	Feb./Mar. 1986	23
DiGERONIMO, Joe Steps Toward a Cleaner School Campus	Feb./Mar. 1986	24
DUBIN, Andrew Administrators: Conduits for Cross-Cultural Communication	Jan. 1986	22
Emry, Paula A Career Faire for the Junior High Student	Feb./Mar. 1986	29
EVANS, Dennis Leadership Misconstrued: The Myth of "Super Principal"	Jan. 1986	37
GILPATRICK, Ron Closing the Media Gap	Feb./Mar. 1986	25
GOTHOLD, Stuart Partnership: Buzzword to Bonus	Sept. 1985	28
GRAFT, Bill Teaming Up for Excellence	Sept. 1985	26
HADDOCK, Thomas "State of the Art Day" Strengthens Community Relations	Feb./Mar. 1986	16
HAYES, Jack The Most Comprehensive Assessment Center Program in the Nation?	Jan. 1986	19
HOPP, Will Adult Education: A Target for Takeover	Oct. 1985	22
JOINES, Richard The Most Comprehensive Assessment Center Program in the Nation?	Jan. 1986	19
JONES, Sondra The New and Growing Need for Adult Education	Oct. 1985	20
KENDALL, Brian Communication by Design	Feb./Mar. 1986	6
LASLEY, Robert Hands Across the Border	Jan. 1986	24
LEVIN, Rhonda Showing Business the Good Side of Teenagers	Sept. 1985	31
LORTHRIDGE, James The Most Comprehensive Assessment Center Program in the Nation?	Jan. 1986	19
LUDOLPH, Kay When — and When NOT — to Call the Media	Oct. 1985	46
MacADAM, Millard Building Leadership: Peak Performance Skills	May/June 1986	42
MAROTTA, George Op-Ed Articles: A Great Outlet for Ideas	Oct. 1985	45
McLAUGHLIN, Mike "K-BA": A Successful Academic Partnership — Kindergarten Through College	Feb./Mar. 1986	27
MONTGOMERY, Reed Can Computers Solve Our Testing Dilemma?	Sept. 1985	42
NOVAK, Thomas Informing the Classified Staff about your School	Feb./Mar. 1986	15
OTTO, Robert A Visit to the High School of the Nineties	Feb./Mar. 1986	31
PATTERSON, Jeff Managing and Using Time: First Year Principal Version	Nov./Dec. 1985	24
PATTERSON, William Beyond War and Nuclear Literacy	May/June 1986	32
POSSEMATO, Paul ACCESS — Meeting the Challenge of Educational Isolation	Feb./Mar. 1986	44
PRICE, Corinne Adult Education in California	Oct. 1985	10
STANLEY, Bob "State of the Art Day" Strengthens Community Relations	Feb./Mar. 1986	16
THRUST Magazine Staff A *THRUST* Interview with Ben Bagdikian	Feb./Mar. 1986	9
THRUST Magazine Staff A *THRUST* Interview with Bob Reveles	Jan. 1986	9
THRUST Magazine Staff A *THRUST* Interview with Don Halverson	Oct. 1985	7
THRUST Magazine Staff A *THRUST* Interview with Robert Maynard	Sept. 1986	8
WETTSTEIN, Daniel Planning and Implementing a Computer Attendance System	May/June 1986	27

Personnel Management

Includes: **Employer-Employee Relations** (morale, bargaining); **Evaluation** (procedure, criteria, observation); **Motivation** (recognition, reward, renumeration); **Preparation** (professional development, certification); and **Termination** (reassignment, retirement).

Author/Title	Issue Date	Page
ADAMS, Dennis The Future of Teacher Education:		

Paying the Price of Neglecting Imagination and Scholarship ..... Nov./Dec. 1985 17
APKER, Wes
The Prospects for Professional Unionism ..... May/June 1986 14
BERGER, Diane
Sharing, Caring, Growing: Burbank's Mentor Teacher Program ..... April 1986 38
BISHOP, Thomas
Cooperative Staff Development: One Approach to the Reform Agenda ..... Jan. 1986 40
BOND, Kathleen
The Teacher Assessment Center ..... Nov./Dec. 1985 19
COLLINS, Brandilyn
Thanh Nguyen: One Adult Ed Teacher ..... Oct. 1985 18
COUGHLIN, Robert
Master Teacher/Mentor Teacher: Two Approaches to Educational Excellence ..... Feb./Mar. 1986 41
DEAN, John
An "Out" for the "Burned-Out" ..... Oct. 1985 32
DiGERONIMO, Joe
"On the Surface Your Idea Sounds Great, But . . ." ..... Sept. 1985 33
DUBIA, Dorothy
Working With EASE: Breaking the Personal/Job Problem Cycle ..... April 1986 33
EARLS, Paris
Palm Springs: A Case Study in Successful Accreditation ..... Nov./Dec. 1985 27
GRAFT, Bill
Teaming Up for Excellence ..... Sept. 1985 26
GROVES, Barry
Teacher Incompetence: Deal With It ... April 1986 36
HELVIE, Mary
Breaking the Management Barrier .... Oct. 1985 40
JOHNSON, John
An Israeli Study Experience ..... April 1986 40
MacADAM, Millard
Building Leadership: Peak Performance Skills ..... May/June 1986 42
McDERMOTT, Betty
Stop Pushing! I'm Climbing As Fast As I Can ..... Nov./Dec. 1985 37
McLAUGHLIN, Milbrey
Attracting and Retaining Effective Teachers ..... Oct. 1985 29
MYRES, John
The Myres Reform Package ..... Sept. 1985 12
NAVA, Roberto
CAVEAT: Teacher Competency Tests May Be Hazardous to the Employment of Minority Teachers and the Education of Language Minority Students ..... Oct. 1985 33
PERINO, James
Sharing, Caring, Growing: Burbank's Mentor Teacher Program ..... April 1986 38
PUMIRE, Carol
Campaign — Future Teachers ..... May/June 1986 36
ROBERTS, Michael
The Credentialing Squeeze for Schools in the Middle ..... Sept. 1985 22
RYAN, Edward
The View From CPEC (California Postsecondary Education Commission ..... Nov./Dec. 1985 26
SCOTT, John
Naturalize Your Student Teachers .... Sept. 1985 14
SMITH, Roger
Team Teaching: A Framework for Failure ..... Oct. 1985 35
STANFILL, Julia
Thanh Nguyen: Once Adult Ed Teacher ..... Oct. 1985 18
STRESHLY, William
Cooperative Labor Relations: The Kitchen Cabinet Model ..... Jan. 1986 43
TAYLOR, Sarah
Mentors: Who Are They and What Are They Doing? ..... May/June 1986 39
UPTON, Carol
Cooperation Spells Educational Success ..... Oct. 1985 27
WILSON, Joan
The View From CPEC (California Postsecondary Education Commission ..... Nov./Dec. 1985 26
WRIGHT, Marcile
Formula for Sci-Excellence ..... May/June 1986 34

Instruction Management

Includes: **Attendance; Accreditation; Curriculum; Discipline; Leadership; Program Administration** (alternative, special programs); and **Testing**.

Author/Title **Issue Date** **Page**

ARNOLD, Harriet
Building Student Confidence and Eliminating Fears ..... Feb./Mar. 1986 7
BARLOW, Melvin
Vocational Education and General Education ..... April 1986 15
BARNHART, Barbara
Standards of Expected Pupil Achievement ..... Nov./Dec. 1985 10
BARNHART, Barbara
Weaving the Fabric of Curriculum Standards ..... Nov./Dec. 1985 10
BASURTO, Geraldine
What Was Good About My High School Education? ..... Sept. 1985 34
BLANTON, Mary Ellen
Day Care: A Success Story ..... May/June 1986 58
BUBE, Anthony
Learning for Testing Versus Testing for Learning ..... Feb./Mar. 1986 47
CANNOLD, Stuart
Getting High on Life ..... Sept. 1985 36
CANNOLD, Stuart
Teenage Suicide ..... Sept. 1985 38
CHIALTAS, Chris
A Future for Vocational Education in California . . . or The Lack Thereof. You Decide ..... April 1986 11
COLLINS, Brandilyn
Sequoia: One Adult Ed School ..... Oct. 1985 14
COLLINS, Brandilyn
ESL: One Adult School ..... Oct. 1985 16
CRUZ, John
Instructional Leadership: A Superintendent's Contribution to School Effectiveness ..... Nov./Dec. 1985 14
DAUGHERTY, Ron
The Great Testing Hoax ..... Sept. 1985 40
DAVIS, Bud
Do You Still Care About Kids? ..... April 1986 14
DONOVAN, Mark
The Student Perspective ..... Nov./Dec. 1985 37
EARLS, Paris
Palm Springs: A Case Study in Successful Accreditation ..... Nov./Dec. 1985 27
ELSEN, Norman
Is There Anything Wrong With Vocational Education? If so, What's the Cure? ..... April 1986 8
FEMENELLA, Renee
Can Gobots Transform Your School Attendance? ..... May/June 1986 25
FLEMING, James
Improving Quality Through Effective Evaluation ..... Feb./Mar. 1986 37
HAGER, Sue
The Student Perspective ..... Nov./Dec. 1985 37
HALEY, Philip
INSIGHT: A Drug Program That's Working ..... Oct. 1985 38

HANSEN, William
Meshing the Performing Arts ..... Jan. 1986 28
HAYCOCK, Kati
Toward Quality Education for All Young Californians ..... Jan. 1986 6
HAYES, Jack
Linking Assessment Centers to Organization Development ..... May/June 1986 46
JACOBSON, Phyllis
School Improvement in Action ..... Sept. 1985 18
JOINES, Richard
Linking Assessment Centers to Organization Development ..... May/June 1986 46
KEHRLI, Ned
Maximizing Recognition for Academic Excellence ..... Nov./Dec. 1985 13
KITADA, Tad
Can Gobots Transform Your School Attendance? ..... May/June 1986 25
KLIMKO, Ivan
Educational Clinics: Recovering Dropout Youths ..... May/June 1986 22
KNEEDLER, Peter
History-Social Science: The First Year ..... April 1986 18
LORTHRIDGE, James
Linking Assessment Centers to Organization Development ..... May/June 1986 46
MAHONE, Hazel
SB65: Decreasing the Dropout Problem ..... May/June 1986 26
MAJOR, Robert
A Student Swears . . . What Then? .... Oct. 1985 37
MALTESTER, John
Music: The Social and Academic Edge ..... Jan. 1986 25
MELENDEZ, David
Hispanic Students Still Not Achieving ..... Jan. 1986 14
MOLER, Carl
Managing the (Almost) Unmanageable ..... May/June 1986 54
MONTGOMERY, Reed
Can Computers Solve Our Testing Dilemma? ..... Sept. 1985 42
MOORE, Sister Cecilia Louise
Elementary and Middle Schools Are Accredited, too! ..... Nov./Dec. 1985 30
MUNZ, Larry
What's in a Name? ..... April 1986 13
MYRES, John
The Myres Reform Package ..... Sept. 1985 12
NAVARRO, Susan
Toward Quality Education for All Young Californians ..... Jan. 1986 6
PHILLIPSEN, Joy
Model Curriculum Standards Include Global Perspectives ..... May/June 1986 18
PINDLER, Donna
SUNRISE: The PTA Tackles Substance Abuse ..... April 1986 25
POSSEMATO, Paul
ACCESS — Meeting the Challenge of Educational Isolation ..... Feb./Mar. 1986 44
ROBERT, C.
Choosing Sides ..... April 1986 17
QUINCY, Alpha
Curriculum Standards: for Everyone? ..... Sept. 1985 16
ROSE, Jack
Critical Thinking: Have We Over-Complicated the Issue? ..... April 1986 21
ROBERTS, Michael
The Credentialing Squeeze for Schools in the Middle ..... Sept. 1985 22
ROONEY, Patrick
Standards of Expected Pupil Achievement and Model Curriculum ..... Nov./Dec. 1985 8
ROONEY, Patrick
The Procrustean Bed ..... May/June 1986 8

The Ten Commandments of Financial Planning

By Barbara A. Healy, CFP
Vice President
United Resources

There are ten commandments that apply to everyone's financial planning process no matter what his age or current wealth accumulations.

I. Thou Shall Not Invest Without First Defining Goals
Few individuals achieve any real semblance of financial security despite what their income levels might be during their productive years. According to the U.S. Department of Labor, only four out of every 1000 Americans reach age 65 with any degree of financial security. 96% of Americans who are 65 and over must depend on their monthly social security check to survive. The reason so many individuals fail to meet their financial goals in life is that they never really set them in the first place. By failing to plan they are actually planning to fail by default.

II. Thou Shalt Follow Through With Your Financial Goals
The cost of procrastination can mount up. Suppose a personal financial check-up pursuades you to switch $25,000 from a low yielding bank account to a more productive treasury bill. Delay the transfer for a few weeks and you lose $50. Wait a couple of months and you are down $145. In a year's time, you are already $875 behind.

III. Thou Shalt Keep Careful Records
When one individual was asked about his financial affairs, he pulled out a loose leaf notebook. It listed all of his investments, his advisors, the provisions for settling his estate and his personal balance sheet. He even carried the address and phone number of the personnel office of the company where he worked—so that if he died, his wife would know where to claim his company benefits.

IV. Thou Shalt Build Net Worth
This means concentrating a good percentage of your investment dollars in things that will tend to show capital appreciation. A personal residence, carefully selected common stocks and high yield treasury issues are excellent ways to begin. The most important factor is time. It takes time to build net worth, so you are never too young to start—though you may be too old.

V. Thou Shalt Beat Inflation
This is essential to building net worth and is not as difficult as it sounds. Your investment in a home is an inflation beater. Long term treasury bonds tend to pay rates about four or five points above the annualized inflation rate. Investing in common stocks can be an anti-inflationary investment, however, not always. If inflation forces interest rates up, as often happens, the stock market as a whole tends to be stagnant.

VI. Thou Shalt Keep Some Assets Liquid
An emergency cash reserve fund gives you a financial cushion in available cash for taking advantage of investment opportunities. Money market mutual funds can be cashed in on any business day. A rule of thumb is to keep approximately two times your net monthly take home pay in this type of account.

VII. Thou Shalt Reduce Your Taxes and Keep Tax Avoidance in the Right Perspective
Reducing your taxes accelerates the growth of net worth and is also easy. Naturally, take every deduction. A number of excellent paperback books with deduction lists are available, and it pays to consult one. More importantly, tie your tax reduction to your retirement plan by having a TSA, IRA, 401(k) plan or simplified employee pension plan.

Tax-sheltered investments make sense only if:

A. They would be worthwhile investments even without the tax breaks.
B. No undue risk accompanies the tax benefit.
C. The cost is not materially higher just because the investment is tax sheltered.
D. The sponsors have successfully managed similar partnerships.
E. Your tax bracket when you begin to receive investment proceeds is not likely to be higher than it is now.
F. You are not over-sheltered.

If you are in a high tax bracket and buy one tax shelter, the odds are that you have just lowered your bracket. Therefore, subsequent shelters will save you less.

VIII. Thou Shalt Keep Your Knowledge of Investments Up-To-Date
Instead of keeping abreast of what's new, most people stick with the investments they have made before or the ones they know the best. Despite all those well-publicized billions in money market funds, much more money remains in low yielding savings accounts or accounts that do not earn any interest at all.

IX. Thou Shalt Set Up a Personal Asset Management Plan You Can Live With
Avoid any system that is burdensome or that you will not stick with. Use your checkbook as your record keeper. For tax purposes, look at the federal tax forms you use and label a separate envelope for each line you fill in. File the appropriate income papers and receipts in each envelope throughout the year. Then, at the end of the year, add up the total for each envelope, including the pertinent figures from your cancelled checks. That way, you will have all the information you will need to do your taxes.

X. Thou Shalt Get Advice From the Most Qualified People
It is doubtful that your neighbor, your son-in-law or the local commodity trader has enough experience to give you intelligent overall financial advice. Appoint your own advisory board of professionals—an attorney, accountant, real estate broker, banker, financial planner—and name yourself as Chairman of the Board. They don't actually have to meet altogether, but you should consult them one-by-one and they should coordinate the advice they give you.

As the year draws to a close, ask yourself how well you have done in upholding the ten commandments of financial planning. Do you need a financial check-up? Remember, your own financial future is of the utmost importance to you.

Barbara Healy is Vice President of UNITED RESOURCES, a nationwide marketing firm. She is a member of the Institute of Certified Financial Planners and the International Association for Financial Planning.

Through UNITED RESOURCES and its subsidiaries, U.R. Financial, Inc. (NASD-Registered Broker/Dealer) and United Resources Financial Planning, Inc. (SEC registered investment advisory) personal financial planning, investment products and Tax Sheltered Annuities are provided to employees of non-profit organizations. If you have questions regarding financial planning, call 1-800-492-3553 (In California, call 1-800-437-1516)

UNITED RESOURCES
An Integrated Resources Company

RYAN, Edward
The View From CPEC (California Postsecondary Education Commission) ..... Nov./Dec. 1985 26
SCHARLI, Francis
School Improvement in Action ..... Sept. 1985 18
SCHENCK, Niki
Summer Survival Guide ..... April 1986 31
SCHLAGEL, Richard
Going for the Gold ..... Sept. 1985 33
SCOTT, John
Naturalize Your Student Teachers .... Sept. 1985 14
SMITH, Robert
Team Teaching: A Framework for Failure ..... Oct. 1985 35
STANFILL, Julia
Sequoia: One Adult Ed School ..... Oct. 1985 14
STANFILL, Julia
ESL: One Adult School ..... Oct. 1985 16
STITT, William
Vocational Education: Here to Stay .. Sept. 1985 26
THRUST Magazine Staff
For Your Information: Facts on Accreditation ..... Nov./Dec. 1985 29
THRUST Magazine Staff
Criteria for Accreditation ..... Nov./Dec. 1985 29
THRUST Magazine Staff
A *THRUST* Interview with Don Halverson ..... Oct. 1985 7
UMENHOFER, Jim
Educating in the Nuclear Age ..... Jan. 1986 30
VISTA Unified School District
International Baccalaureate: One Model ..... Nov./Dec. 1985 36
VISTA Unified School District
Two Schools Achieve Excellence .... Nov./Dec. 1985 35
WATTS, Albert
Moving Toward an Integrated Curriculum: And Out of the Comfort Zone? ..... Feb./Mar. 1986 40
WEBSTER, William
Reform of Secondary Education in California ..... May/June 1986 12
WHITAKER, Cornelia
Educational Clinics: Recovering Dropout Youths ..... May/June 1986 22
WILKINSON, Van
Devouring Discipline: A Menu for High School Administrators ..... April 1986 21
WILLIAMSON, Sandra
A Decision for Excellence ..... Nov./Dec. 1985 34
WILLY, Allan
Dropouts, Come Home ..... April 1986 30
WILSON, Joan
The View From CPEC (California Postsecondary Education Commission ..... Nov./Dec. 1985 26
WILSON, Karen
Educational Clinics: Recovering Dropout Youths ..... May/June 1986 22

Government Affairs

Includes: **Adjudication; Legislation** (passage, compliance); **Political Action**; and **Regulation** (interpretation, compliance).

Author/Title	Issue Date	Page
CAMPEAU, William California Sets School Fingerprint Law	Feb./Mar. 1986	35
HARTSOUGH, Carolyn SB 813 California Counseling: A View from Within	Jan. 1986	17
LAMBERT, Nadine SB 813 California Counseling: A View from Within	Jan. 1986	17
MELENDEZ, Melinda Bilingual Education: The Legislative Prospects in 1986	Jan. 1986	12
NICHOLSON, George Campus Safety and the California Supreme Court	Feb./Mar. 1986	33
PATTERSON, William Beyond War and Nuclear Literacy	May/June 1986	32
SWAIN, Carole SB 813 California Counseling: A View from Within	Jan. 1986	17
UMENHOFER, Jim Educating in the Nuclear Age	Jan. 1986	30

Business Management

Includes: **Facilities** (buildings, grounds, boudaries); **Financial Planning; Fiscal** (budget, accounting); **Food Services; Safety;** and **Transportation.**

Author/Title	Issue Date	Page
BALDING, Martin Cogeneration: A Word You'll Be Glad You Learned	May/June 1986	50
DUTCHER, Julianne Feeding Students: An Overview	Oct. 1985	42
FITZPATRICK, Robert Financial Advice for Administrators	May/June 1986	52
PETERKIN, Karen Feeding Students: An Overview	Oct. 1985	42

Reference

Includes: **Books, Indexes, Research,** and **Theory.**

Author/Title	Issue Date	Page
PRICE, Corinne Adult Education in California	Oct. 1985	10
GIBSON, Charles C. A Book Review on *Adult Illiteracy In The United States: A Report Of The Ford Foundation*, by Carman St. John Hunter with David Harman	Oct. 1985	48
GIBSON, Charles C. A Book Review on *An Action Guide to School Improvement*, by Susan Loucks-Horsley and Leslie F. Hergert	Oct. 1985	49
GIBSON, Charles C. A Book Review on *Crisis in Secondary Education*, by B. Frank Brown	Oct. 1985	48
GIBSON, Charles C. A Book Review on *Multiple Realities: A Study of 13 American High Schools*, by Barbara Benham Tye	Feb./Mar. 1986	57
GIBSON, Charles C. A Book Review on *Ten Philosophical Mistakes*, by Mortimer J. Adler	Oct. 1985	48
GIBSON, Charles C. A Book Review on *The Leaning Tower of Babel*, by Richard Mitchell	Jan. 1986	46
GIBSON, Charles C. A Book Review on *The Private Sector In The Public School: Can It Improve Education?*, by Marsha Levine	Oct. 1985	49
GIBSON, Charles C. A Book Review on *The Shopping Mall High School: Winners and Losers in the Educational Marketplace*, by Arthur G. Powell, Eleanor Farrar and David K. Cohen	Jan. 1986	45
THRUST Magazine Staff A Book Review on *Bite the Wall*, by Victor Ross	April 1986	42
THRUST Magazine Staff Federal Focus	Oct. 1985	26
THRUST Magazine Staff A Book Review on *Read This, and Know The Future*, by Bill Honig	May/June 1986	60
THRUST Magazine Staff A Book Review on *The Good News Is the Bad News Is Wrong*, by Ben Wattenberg	Sept. 1985	45
ZINNER, Jane DNAE: An Acronym Worth Knowing	Oct. 1985	22